

United States Bankruptcy Court
District of South Carolina

Case Number: 19-03935-dd

Chapter: 7

In re:

Cherita A. Trotter

Entered By The Court
2/5/20

**ORDER DISCHARGING DEBTOR(S) AND TRUSTEE AND CLOSING
THE CASE**

Filed By The Court

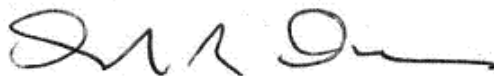
2/5/20

Laura A. Austin
Clerk of Court
US Bankruptcy Court

The trustee, having certified that the estate of the above-named debtor(s) has been fully administered, and it appearing that the debtor(s) having met the requirements for discharge under 11 USC § 727,

1. The debtors(s), **Cherita A. Trotter, are granted a discharge;**
2. The trustee is discharged as the trustee of this case; and
3. The chapter 7 case of the above-named debtor(s) is closed.

IT IS SO ORDERED.



Chief United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of South CarolinaIn re:
Cherita A. Trotter
DebtorCase No. 19-03935-dd
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0420-2

User: admin
Form ID: 166BNCPage 1 of 1
Total Noticed: 13

Date Rcvd: Feb 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2020.

db Cherita A. Trotter, PMB 144 Pavilion Street, Summerville, SC 29483
 543684368 +COLLATERAL RECOVERY, 818 COLLEGE PARK ROAD, LADSON SC 29456-3361
 543697647 +Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdel, NY 14219-2553

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr E-mail/Text: nobles@charleston13.com Feb 05 2020 23:14:45 James M. Wyman, PO Box 997,
 Mount Pleasant, SC 29465-0997
 tr +EDI: QKCAMPBELL.COM Feb 06 2020 04:08:00 Kevin Campbell, PO Box 684,
 Mount Pleasant, SC 29465-0684
 543688200 E-mail/PDF: resurgentbknofications@resurgent.com Feb 05 2020 23:18:26 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 543707733 +EDI: JEFFERSONCAP.COM Feb 06 2020 04:08:00 Premier Bankcard, LLC,
 Jefferson Capital Systems LLC Assignee, PO Box 7999, Saint Cloud Mn 56302-7999
 543707733 +E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 05 2020 23:15:00 Premier Bankcard, LLC,
 Jefferson Capital Systems LLC Assignee, PO Box 7999, Saint Cloud Mn 56302-7999
 543684367 EDI: DRIV.COM Feb 06 2020 04:08:00 SANTANDER CONSUMER USA INC, PO BOX 660633,
 DALLAS TX 75266-0633
 543691458 +EDI: DRIV.COM Feb 06 2020 04:08:00 Santander Consumer USA, Inc., P.O. Box 560284,
 Dallas, TX 75356-0284
 543696210 +EDI: STF1.COM Feb 06 2020 04:08:00 SunTrust Bank, Bankruptcy Dept., P.O. Box 85092,
 Richmond, VA 23286-0001
 543717308 EDI: AIS.COM Feb 06 2020 04:08:00 Verizon, by American InfoSource as agent, PO Box 4457,
 Houston, TX 77210-4457
 543712949 EDI: WFFC.COM Feb 06 2020 04:08:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
 PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 543713216 +EDI: WABK.COM Feb 06 2020 04:08:00 World Finance Corp. c/o World Acceptance Corp.,
 Attn: Bankruptcy Processing Center, PO Box 6429, Greenville, SC 29606-6429
 TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

543715342 Wilshire Consumer Credit 4751 Wilshire Blvd #100 L

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2020 at the address(es) listed below:

Kevin Campbell kcampbell@campbell-law-firm.com, kcampbell@ecf.axosfs.com
 Sara C. Hutchins on behalf of Creditor Santander Consumer USA Inc. wayne@crawfordvk.com
 Theodore Von Keller on behalf of Creditor Santander Consumer USA Inc. wayne@crawfordvk.com
 US Trustee's Office USTPRegion04.CO.ECF@usdoj.gov

TOTAL: 4